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APR 7 2005

Atty. Docket No. 004906.P055

**PATENT**

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Aaron S. Mar	)	Examiner: Martin, Ciara A.
	)	
Application No. 09/990,569	)	Art Unit: 2157
	)	
Filed: November 21, 2001	)	Confirmation No.: 2639
	)	
For: POLICY CHANGE CHARACTERIZATION	)	
METHOD AND APPARATUS	)	

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO THE OFFICE ACTION**

Sir:

In response to the Office Action dated March 29, 2005, Applicant respectfully requests that the Examiner enter the following amendments and consider the following remarks.

**CERTIFICATE OF TRANSMISSION**

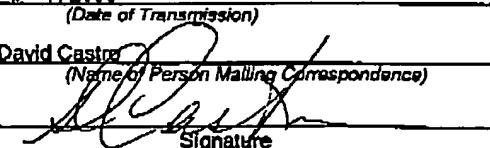
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From:	<u>Kevin G. Shao, Reg. No. 45,095</u>	Date:	<u>04/07/2005</u>
Operator:	<u>David Castro</u>		

Application No.:	<u>09/990,569</u>	Art Group:	<u>2157</u>
Filing Date:	<u>11/21/2001</u>	Conf. No.:	<u>2639</u>
Entitled:	<u>Policy Change Characterization Method and Apparatus</u>		
Attorney Docket No.:	<u>004906.P055</u>		

Enclosed are the following documents:

- |                                     |   |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | Amendment and Response to the Office Action |
| <input checked="" type="checkbox"/> | Certificate of Facsimile                    |
| <input type="checkbox"/>            | Other:                                      |
| <input type="checkbox"/>            | Other:                                      |

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*David Castro* 4/7/05 Date

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